

**In The Claims: REPLACEMENT CLAIMS**

10) A method, with the aid of a digital computer, of determining the probability that a plurality of financial goals associated with a user will be met based on a set of probabilistic return assumptions, comprising:

- (a) receiving said plurality of financial goals on said computer;
- (b) converting said plurality of financial goals into cash flows;
- (c) receiving, on said computer, a set of financial assets associated with said user;
- (d) applying said probabilistic return assumptions to said financial assets on a periodic basis; and
- (e) determining the statistical probability that said cash flows will be satisfied on a periodic basis.

11) A method, with the aid of a digital computer, of determining the probability that a financial goal expressed as a cash outflow will be met, comprising:

- (a) identifying a set of assets, said assets associated with a market value;
- (b) establishing a criterion for success, said criterion for success associated with a plurality of periods;
- (c) simulating a plurality of market scenarios on said assets, each said scenario adjusting said asset market value of said assets for each said period;
- (d) applying said criterion for success to each said scenario; and
- (e) calculating the probability said criterion for success will be satisfied.

16) A computer system for determining the probability that a financial goal expressed as a cash outflow will be met, comprising:

- (a) a database including:
  - (i) a set of assets associated with a user, said assets associated with a market value; and
  - (ii) a criterion for success associated with said user, said criterion for success associated with a plurality of periods; and
- (b) a programmed processor configured to:

- (i) simulate a plurality of market scenarios on said assets, each said scenario adjusting said market value of said assets for each said period;
  - (ii) apply said criterion for success to each said scenario; and
  - (iii) calculate the probability said user will satisfy said associated criterion for success.
- 17) The computer system of claim 16 wherein, said database includes a plurality of financial goals associated with said user; said processor is configured to convert said plurality of financial goals into cash flows; and said simulation of a plurality of market scenarios on said assets includes applying said cash flows to said adjusted market values.
- 18) The computer system of claim 16 wherein said criterion for success varies for each said period of said plurality of periods.
- 19) The method of claim 11 wherein said criterion for success varies for each said period of said plurality of periods associated with said criterion.
- 20) The method of claim 11 further comprising: receiving said cash outflow associated with said plurality of financial goals; and determining the statistical probability that said cash outflows will be satisfied on a periodic basis.

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In the Title: REPLACEMENT TITLE:

METHOD AND SYSTEM FOR COMPUTING PATH DEPENDENT  
PROBABILITIES OF ATTAINING FINANCIAL GOALS

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